

Getting Started With Needham Bank Online & Mobile Banking

WHAT YOU NEED TO KNOW





NeedhamBank.com/Welcome

877-487-2977

Welcome to Needham Bank Online & Mobile Banking

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We look forward to welcoming you to Needham Bank on **Monday, November 17, 2025**.

It is our responsibility to ensure a smooth transition from BankProv Online & Mobile Banking to Needham Bank Online & Mobile Banking. This booklet includes the following information to help prepare and guide you through the transition:

- ▶ Key action items to complete prior to **November 14, 2025**.
- ▶ An outline of what will and will not transition to Needham Bank's Online & Mobile Banking platform.
- ▶ First time log in instructions.
- ▶ An overview of Online & Mobile Banking services.

If you have any questions, we're here to help. Simply visit **NeedhamBank.com/Welcome**, or call us at **877-487-2977**.



How to Prepare for the Transition

STEPS TO TAKE BEFORE FRIDAY, NOVEMBER 14, 2025

To help ensure a smooth transition to Needham Bank Online & Mobile Banking, we recommend taking action on the below items. For key dates, please reference the *Key Dates* section of the enclosed letter.



- ▶ **Bill Pay Payments** – The last date to schedule Bill Pay payments in BankProv Online & Mobile Banking is **November 7**. Any payments that need to be made prior to **November 17** should be scheduled before **November 7** at **9:00 a.m.**
- ▶ **Bill Pay History** – Download any Bill Pay history older than 6 months for your records as any history older than 6 months will **not** transition.
- ▶ **Bill Payees** – Take note of any institutions or businesses you make bill payments to in order to confirm proper migration of payees.
- ▶ **eBills** – All eBills will be discontinued as of **November 7**. You will need to reinitiate eBills after **November 17**. Customers should deactivate their eBills prior to **November 7** in order to be able to relink them immediately once they begin using Needham Bank's online banking.



- ▶ **Contact Information** – Please review and confirm your contact information (name, email, phone) is up to date prior to **November 14**.



- ▶ **eStatement History** – Be sure to download any account eStatement history older than 36 months, as only the last 36 months will carry over to Needham Bank Online Banking.
- ▶ **Transaction History** – Be sure to download any transaction history older than 18 months. Transaction history older than 18 months will **not** transition.



- ▶ **Log In** – Take note of your current username and password and save it in a secure location as you will use it to log in to Needham Bank Online Banking.



- ▶ **Quicken®/QuickBooks®** – We recommend you perform a data file backup and final transaction download before **November 14**. Migration instructions for **November 17** will be available at **NeedhamBank.com/Welcome**.



- ▶ **Tax & Loan Documents** – We recommend saving any tax and loan documents as they will not carry over to Needham Bank Online & Mobile Banking.



We're Here to Help.

Visit NeedhamBank.com/Welcome, scan the QR code, or call **877-487-2977**.

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What Will & Will Not Transition

The following outlines what will and will not transition from BankProv Online & Mobile Banking to Needham Bank Online & Mobile Banking following completion of the merger.

What Will Transition

- ▶ Your current username and password.
- ▶ Most alerts will carryover.
- ▶ Active bill payees will transition.
- ▶ Bill Pay history from the last 6 months.
- ▶ eStatement history from the last 36 months.
- ▶ Transaction history from the last 18 months.
- ▶ Scheduled recurring transfers.
- ▶ External transfers.

What Will NOT Transition

- ▶ Tax and loan documents.
- ▶ eStatements older than 36 months.
- ▶ The BankProv mobile app will **not** transition to Needham Bank Mobile Banking. Mobile banking users will need to download the Needham Bank Mobile Banking App. See **page 7** for additional details.
- ▶ Bill Pay history older than 6 months.
- ▶ Inactive payees or payees without scheduled payments will **not** transition to Needham Bank Bill Pay.
- ▶ eBills will **not** transition. You will need to reinstate eBills after **November 17**.
- ▶ Transaction history older than 18 months.



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Logging In for the First Time

LOGGING IN TO ONLINE BANKING

- 1** Beginning **November 17**, visit **NeedhamBank.com**, click **'Log In'** and select **'Personal Banking'**.
- 2** Enter your current username and password and then click **'Log In'**.
- 3** Upon logging in, go to the **'My Settings'** tab in Online Banking to confirm or update your user profile.

Please Note: In the event you abandon logging in for the first time, your account may be locked. To unlock your account, please call **781-444-2100**.

SETTING UP MOBILE BANKING ACCESS

After you have logged in to Online Banking, simply:

- 1** Download the Needham Bank Mobile Banking App from the app store on your mobile device.



- 2** Log in to the mobile app using the same username and password as your Online Banking credentials.



Updates to Your Online & Mobile Banking Services

IMPORTANT UPDATES TO ONLINE & MOBILE BANKING

As we transition BankProv Online & Mobile Banking to Needham Bank Online & Mobile Banking, most features will look and function the same. To ensure a smooth transition, the following offers a quick reference to new features along with the most important updates for you to know about. For key dates, please reference the enclosed letter.

ALERTS	Most of your current user alerts will transition over to the new Online Banking platform.
BILL PAY	- Access to BankProv Bill Pay will end at 9:00 a.m. on November 7. - Future payments scheduled for after November 14 will be transitioned to Needham Bank Bill Pay. - Any bill payments to be made prior to November 17 should be scheduled prior to November 7. - Only active bill payees will transition to Needham Bank Bill Pay. Please take note of any other bill payees you would like to add back into Bill Pay once the transition to Needham Bank is complete. - Download any payment history older than 6 months as it will not carry over to Needham Bank.

EXTERNAL TRANSFERS	External transfers are a quick and convenient way to move money. By utilizing our internal and external transfer options, you will be able to transfer money to your personal Needham Bank accounts, mutual personal Needham Bank customer accounts, and your accounts at other banks.
MOBILE DEPOSIT	- Upon logging in to the Needham Bank mobile app, you will be asked to accept terms and conditions prior to being able to make a mobile deposit. - Mobile Deposits made and confirmed before 4:00 p.m. will be posted to your account the same day. Deposits made or confirmed after 4:00 p.m. will be posted to your account the next business day.
SECURE MESSAGING	Secure messaging is available in desktop and mobile and allows customers to communicate securely with us.
ZELLE®	- You will now have access to Zelle® which is a convenient way to send money to people you know and trust right from the NB Mobile Banking App or online banking. - Send money fast in just a few steps. - It is free to send money with Zelle® from our online and NB Mobile Banking App.



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Visit [NeedhamBank.com/Welcome](https://www.NeedhamBank.com/Welcome), scan the QR code, or call **877-487-2977**.

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Additional Digital Banking Features

YOUR ONLINE MONEY MANAGEMENT TOOL

Managing your money has never been more important. Our Money Management tool allows you to easily access and understand your finances in real time.

Benefits & Features

- ▶ Aggregate & track accounts, even external ones.
- ▶ Set budget & goals.
- ▶ Categorize transactions.
- ▶ Track & analyze savings and spending.
- ▶ Monitor borrowing & manage debt.
- ▶ Project cash flow.
- ▶ Track net worth.
- ▶ Custom alerts & notifications.

MANAGE YOUR CREDIT CARD IN THE MOBILE APP

You can access cards through the Needham Bank Mobile app on your Apple® or Android® device starting on **November 17**.



CARD MANAGEMENT

The Cards tab within the NB Mobile Banking App helps keep your cards secure by sending transaction alerts and enabling you to define when, where and how your card is used.

Benefits & Features

- ▶ Turn your NB debit and credit cards on or off.
- ▶ Manage permitted transactions by merchant type.
- ▶ Set purchase limits by card, transaction, or merchant type.
- ▶ Receive instant purchase alerts and push notifications.



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We're With You Every Step of the Way

NEW BANKPROV BRANCH HOURS

Effective November 17, 2025, all BankProv branches will open as Needham Bank with the following branch and drive-up hours:

Monday - Wednesday: 8:30 a.m. - 4:30 p.m.

Thursday - Friday: 8:30 a.m. - 5:00 p.m.

Saturday: 8:30 a.m. - 12:00 p.m.

CUSTOMER CARE CENTER HOURS

Monday - Friday: 7:00 a.m. - 7:00 p.m.

Saturday: 8:00 a.m. - 3:00 p.m.

BRANCH LOCATIONS

FORMER BANKPROV BRANCHES

Amesbury

5 Market Street
Amesbury, MA 01913

Rt. 110, Amesbury

1 Haverhill Road
Amesbury, MA 01913

Bedford

115 South River Road
Bedford, NH 03110

Exeter

95 Portsmouth Avenue
Exeter, NH 03833

Newburyport

66 Storey Avenue
Newburyport, MA 01950

Portsmouth

25 Maplewood Avenue
Portsmouth, NH 03801

Seabrook

1 Provident Way
Seabrook, NH 03874

BEGINNING NOVEMBER 17, 2025 YOU WILL HAVE ACCESS TO THESE ADDITIONAL NEEDHAM BANK BRANCHES

Ashland

41 Front Street
Ashland, MA 01721

Dedham

326 Washington Street
Dedham, MA 02026

Dover

60 Centre Street
Dover, MA 02030

Medfield

520 Main Street
Medfield, MA 02052

Medford

270 Mystic Avenue
Medford, MA 02155

Millis

857 Main Street
Millis, MA 02054

Mission Hill

1457 Tremont Street
Mission Hill, MA 02120

Natick

17 West Central Street
Natick, MA 01760

Needham

1063 Great Plain Avenue
Needham, MA 02492

Wellesley

458 Washington Street
Wellesley, MA 02482

Westwood

341 Washington Street
Westwood, MA 02090

